

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: BERTRAM, MICHAEL PHILLIP	§	Case No. 07-22620
BERTRAM, CAROL	§	
	§	
Debtor(s) BERTRAM, CAROLYN	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JOHNE E. GIERUM, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of the Bankruptcy Court
Dirksen Federal Courthouse
219 S Dearborn Street, 7th Floor
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 02:00pm on 01/27/2012 in Courtroom B, Lake County Courthouse, Park City Branch Court
301 Greenleaf Avenue
Park City, IL 60085-5725.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 12/05/2011 By: /s/JOHN E. GIERUM
Trustee

JOHN E. GIERUM
SUITE 1015
9700 WEST HIGGINS ROAD
ROSEMONT, IL 60018
(847) 318-9130

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: BERTRAM, MICHAEL PHILLIP	§	Case No. 07-22620
BERTRAM, CAROL	§	
	§	
Debtor(s) BERTRAM, CAROLYN	§	

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$	17,269.70
and approved disbursements of	\$	184.63
leaving a balance on hand of ¹	\$	17,085.07

Balance on hand: \$ 17,085.07

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 17,085.07

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JOHN E. GIERUM	2,476.96	0.00	2,476.96
Accountant for Trustee, Fees - Lois West, Popowcer Katten, Ltd.	922.50	0.00	922.50

Total to be paid for chapter 7 administration expenses: \$ 3,399.46

Remaining balance: \$ 13,685.61

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 13,685.61

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 13,685.61

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 32,881.86 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 41.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Capital Recovery One	276.54	0.00	115.10
2	First Midwest Bank	6,285.05	0.00	2,615.84
3	VISTA MEDICAL CENTER - EAST	1,667.43	0.00	693.99
4	Chase Bank USA,N.A	274.23	0.00	114.13
5	LVNV Funding LLC its successors and assigns as	1,772.45	0.00	737.70
6	LVNV Funding LLC its successors and assigns as	1,630.00	0.00	678.41
7	eCAST Settlement Corporation assignee of	860.08	0.00	357.97
8	Household Finance Corporation	7,631.44	0.00	3,176.21
9	Household Finance Corporation	9,799.75	0.00	4,078.67

10	eCAST Settlement Corporation assignee of	458.78	0.00	190.94
11	FIA Card Services, N.A./Bank of America	2,226.11	0.00	926.51

Total to be paid for timely general unsecured claims: \$ 13,685.47

Remaining balance: \$ 0.14

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.14

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.14

Prepared By: /s/JOHN E. GIERUM

Trustee

JOHN E. GIERUM
SUITE 1015
9700 WEST HIGGINS ROAD
ROSEMONT, IL 60018
(847) 318-9130

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 7 of 9
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Michael P. Bertram
 Carol Bertram
 Debtors

Case No. 07-22620-ABG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: arodarte
 Form ID: pdf006

Page 1 of 3
 Total Noticed: 27

Date Rcvd: Dec 06, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2011.

db/jdb Michael P. Bertram, Carol Bertram, 851 E. Palmieri Cir., Waukegan, IL 60085
 11786802 AR Resources, P.O. Box 10336, Jacksonville, FL 32247-0336
 11786803 Aspire, P.O. Box 23007, Columbus, GA 31902-3007
 11786805 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One, P.O. Box 85015, Richmond, VA 23285-5015)
 11786822 ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DEL-1406,
 WILMINGTON DE 19801-2920
 (address filed with court: Washington Mutual, P.O. Box 1093, Northridge, CA 91328-1093)
 12053015 +Chase Bank USA, N.A., c/o Creditors Bankruptcy Service, P O Box 740933, Dallas, Tx 75374-0933
 11786807 First Midwest Bank, P.O. Box 9003, Gurnee, IL 60031-9003
 11786809 +Household Finance, P.O. Box 8603, Elmhurst, IL 60126-8603
 11786810 +Household Finance, 5101 Washington Street, Gurnee, IL 60031-2988
 11786811 Household Finance Corp, P.O. Box 17574, Baltimore, MD 21297-1574
 12140857 Household Finance Corporation, by eCAST Settlement Corporation, as its agent, POB 35480,
 Newark NJ 07193-5480
 11786813 MRI, Gurnee, IL 60031
 11786814 Orchard Bank, P.O. Box 81622, Salinas, CA 93912-1622
 11786815 +Professional Account Management, P.O. Box 188, Brentwood, TN 37024-0188
 12007488 VISTA MEDICAL CENTER - EAST, C/O MICHAEL I. MOSSMAN, ATTORNEY AT LAW, P.O. BOX 330129,
 NASHVILLE, TN 37203-7501
 11786817 +Vibhakar S. Shah, 222 Greenleaf Ave., Ste. 109, Gurnee, IL 60031-5705
 11786821 +Vista MR Institute, 60 S. Greenleaf St., Gurnee, IL 60031-3300
 11786819 Vista Medical Center East, P.O. Box 504316, Saint Louis, MO 63150-4316
 12140856 eCAST Settlement Corporation assignee of, HSBC Bank Nevada and its Assigns, POB 35480,
 Newark NJ 07193-5480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

12599638 +E-mail/PDF: rmscedi@recoverycorp.com Dec 07 2011 06:04:26 Capital Recovery One,
 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 12205140 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 07 2011 05:50:02
 FIA Card Services, N.A./Bank of America, by American InfoSource L.P. as its agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 11786812 +E-mail/PDF: cr-bankruptcy@kohls.com Dec 07 2011 06:04:09 Kohl's, N56 W. 17000 Ridgewood Dr.,
 Menomonee Falls, WI 53051-7096
 12110186 E-mail/Text: resurgentbknotifications@resurgent.com Dec 07 2011 03:45:28
 LVNV Funding LLC its successors and assigns as, assignee of Washington Mutual,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 12110187 E-mail/Text: resurgentbknotifications@resurgent.com Dec 07 2011 03:45:28
 LVNV Funding LLC its successors and assigns as, assignee of Citibank,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 11848873 E-mail/PDF: rmscedi@recoverycorp.com Dec 07 2011 06:04:26
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 11921589 +E-mail/PDF: rmscedi@recoverycorp.com Dec 07 2011 06:04:26
 Recovery Management Systems Corporation, For GE Money Bank, dba JCPENNEY CREDIT SERVICES,
 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
 11786816 E-mail/PDF: bankruptcy@senexco.com Dec 07 2011 06:05:42 Senex Services,
 3500 DePaw Blvd., Ste. 3050, Indianapolis, IN 46268-6135

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12140858* Household Finance Corporation, by eCAST Settlement Corporation, as its agent, POB 35480,
 Newark NJ 07193-5480
 12142300* eCAST Settlement Corporation assignee of, HSBC Bank Nevada and its Assigns, POB 35480,
 Newark NJ 07193-5480
 11786804 ##Bank of America, P.O. Box 15026, Wilmington, DE 19850-5026
 11786806 ##Condell Medical Center, 755 S. Milwaukee Avenue, Suite 127, Libertyville, IL 60048-3267
 11786808 ##Home Depot, P.O. Box 689100, Des Moines, IA 50368-9100
 11786818 ##Vista Imaging Assoc., P.O. Box 6980, Libertyville, IL 60048-6980
 11786820 ##Vista Medical Center East, 99 Greenwood Ave., Waukegan, IL 60087-5136

TOTALS: 0, * 2, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: arodarte
Form ID: pdf006

Page 2 of 3
Total Noticed: 27

Date Rcvd: Dec 06, 2011

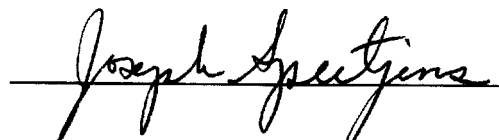
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.

District/off: 0752-1

User: arodarte
Form ID: pdf006

Page 3 of 3
Total Noticed: 27

Date Rcvd: Dec 06, 2011

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2011 at the address(es) listed below:

John E Gierum on behalf of Trustee John Gierum jgierum@7trustee.net,
joanne@gierummantas.com;karen@gierummantas.com
John E Gierum jgierum@7trustee.net, IL25@ecfcbis.com
Kenneth S Borcia on behalf of Debtor Michael Bertram support@borcia.com,
borcianotices@gmail.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4